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<p>(54) Title: COMMERCIAL TRANSACTION METHOD</p> <p>(57) Abstract</p> <p>A commercial transaction method, useful for anonymous and group electronic commercial transactions, includes establishing an optionally anonymous user payment account at an account manager; transmitting an optionally anonymous purchase request to a seller; the seller transmitting a payment request to the account manager or its agent; upon approval of the purchase, the account manager or agent transmitting payment or credit approval to the seller; and the seller transferring the product to the consumer, optionally via a third-party delivery location under an anonymous delivery code. The method also includes the use of anonymous accounts for wireless or wired telecommunications services providers and Internet access Services Providers (ISP). The user payment account can be divided into sub-account for use by authorized alternative users, each sub-account can include usage restrictions. Authority to create sub-accounts and usage restrictions therefore can be delegated to alternate authorized users. Notification or confirmation requests can be sent to the primary account owner or authorized alternate users for monitoring and security purposes.</p>		

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COMMERCIAL TRANSACTION METHOD

Field of the Invention

The invention relates to the field of commercial transaction services, and in particular, to electronic commercial transactions.

Background and Summary of the Invention

The invention comprises a novel commercial transaction method, especially useful for electronic commercial transactions made, for example, over the Internet, whereby payment for goods or services (including in-kind goods and services) offered by a seller or sellers is ultimately made by, or from, an account owned by the consumer (also known as the primary account owner, or simply the account owner), which account is held or managed by an account manager or its agent. The account can be subdivided for use by authorized alternative users, and usage restrictions can be placed on the account or sub-accounts (i.e. personal accounts) on an individual basis. In addition, the transaction can be completed without disclosing the identity of the consumer to the seller or to the delivery location of the goods purchased, thus maintaining the anonymity of the consumer, if desired.

The account owned by the consumer can be a debit or a credit account, or any other type of similar account and can be used to make purchases from a plurality of sellers. In the case of a debit account, the account is created by an initial transfer of funds from the consumer to the account manager, or an agent thereof (e.g., a bank or a retail establishment acting as a seller of the services of the account manager). The term account manager is intended herein to include agents of the account manager, including but not limited to sales agents and financial services agents.

Upon initiation of the account, the account manager (or its agent) provides or validates an account number and one or more passwords to the consumer, which then becomes the primary account owner. Optionally, the

1 account owner may also receive a physical card (or gift certificate, or the like)
2 containing the account information and/or password/s.

3 As this method is especially useful for electronic commerce transactions
4 conducted over the Internet, preferably all or many of the steps of the method
5 can be accomplished from a user terminal connected to the Internet. The
6 account owner can provide identification information to the account manager;
7 however, this information is not required. Therefore, the account user can
8 purchase products efficiently and conveniently via the Internet from any number
9 of sellers while remaining anonymous.

10 The method provides that, after the account is initialized, the account
11 owner can designate alternate users of the account (e.g., household members or
12 employees). Preferably, each authorized alternate user is provided with a unique
13 user identification and password/s. Novel usage restrictions can be established,
14 independently, for the account owner and each of the authorized alternate users.
15 The usage restrictions of the present method allow significant control over the
16 purchasing activities of the account user(s) and allow substantially more control
17 than previously known account restrictions, such as the parental controls currently
18 offered by, for example, Internet content providers. The usage restrictions also
19 serve to minimize or eliminate fraudulent purchases.

20 The method provides for anonymous transactions whereby the seller of
21 the goods and services does not need to know the identity of the consumer. To
22 consummate a transaction, the consumer merely provides the seller with account
23 information, including account number and/or authorized alternate user
24 identification, and password. Upon receipt of such information, the seller only
25 needs to confirm with the account manager or its clearing agent (e.g., bank) that
26 sufficient funds or credit is available in the account, and arrange for transfer of
27 such funds, or payment to an account of the seller. Therefore, the seller need
28 not know the true identity of the consumer.

1 To further provide for anonymous transactions, a third-party delivery
2 location can be selected by the account owner and/or any of the authorized
3 alternate users, to receive deliveries of physical goods. Upon consummation of
4 a transaction designating shipment to a third-party delivery location, the seller
5 sends the goods to the selected location using an anonymous recipient code or
6 codes to designate the consumer as the authorized recipient. To take possession
7 of physical goods, the consumer need only provide the recipient code or codes
8 to the third-party delivery location (e.g., by swiping the account card through a
9 reader), and then preferably provide the receipt password.

10 Detailed Description of the Invention

11 The present invention, which is especially useful for electronic
12 commercial transactions over the Internet, comprises a system where payment
13 for goods or services offered by a seller or sellers is made ultimately from an
14 account set-up and owned by the consumer, which account is held and/or
15 managed by an account manager or its agent. Transactions can be completed
16 without disclosing the identity of the consumer to the seller or to the delivery
17 location, thus maintaining the anonymity of the consumer, if desired. In addition,
18 accounts or sub-accounts can be created with individual use restrictions for
19 authorized alternative users of the account.

20 The account can be a debit account or a credit account, or any other
21 type of similar account. Payment is effectuated through the account manager
22 or its agent (e.g., a bank), which, in the case of a debit account, transfers funds
23 from the account of the consumer to the seller, or, in the case of a line of credit,
24 makes the payment on behalf of the consumer to the appropriate seller.

25 In the case of a debit account, the account is created by an initial
26 transfer of funds by the consumer to the account manager, or an agent thereof
27 (e.g., a retail establishment acting as a seller of the services of the account
28 manager), and may be replenished by subsequent transfers. Upon initiation of
29 any type of account, the account manager (or agent) provides or validates an

1 account number and one or more passwords to the account owner. Optionally,
2 the account owner may also receive a physical card (or gift certificate, or the like)
3 containing account information and/or a password. For example, the account
4 information can be located on a magnetic strip suitable for use in card readers,
5 or under one or more removable "scratch-off" layers or a combination of like
6 methods. The account may include an expiration date, after which time the
7 account owner forfeits funds, if any, in the account.

8 Preferably, the account number is of a format which is compatible with
9 current credit card (and debit card) transaction processing systems such that the
10 present method can be implemented with little or no modification to such
11 systems. To provide for enhanced security and privacy, the account number (and
12 password, if any) can be changed by the primary account owner, user(s) and/or
13 account manager. It is intended that such changes can be implemented at any
14 time.

15 As this method is especially useful for electronic commerce transactions
16 conducted over the Internet, preferably all or many of the steps of the method
17 can be accomplished from a user terminal connected to the Internet. For
18 example, the account can be created, initialized and modified by accessing the
19 Internet site of the account manager, funds can be transferred to establish (or
20 replenish) the account by accessing the Internet site of the account owner's
21 banking institution and requesting an electronic transfer of funds, and
22 transactions can be consummated through Internet sites of sellers. Thus, it can
23 be appreciated that the account can be used to make purchases from a plurality
24 of sellers.

25
26 Optionally, the account owner can provide identification information to
27 the account manager, such as the account owner's name, address, telephone
28 number, etc. However, this information is not required. Therefore, the account
29 owner may remain anonymous with respect to the account manager, if desired.
30 If personal identification information is transmitted over the Internet, it is

1 preferably done in a secure manner such that only the account manager knows
2 the true identity of the account owner.

3 The account information and/or password can be re-assigned and/or
4 provided to the account owner, in the event that the account owner forgets or
5 loses such information. However, preferably this can only be done if the account
6 owner previously provided verifiable personal identification information to the
7 account manager at the time of account initialization, which can be then used for
8 verification. Otherwise, the funds in the account, if any, are inaccessible and
9 forfeited.

10 The method provides that, after the account is initialized, the primary
11 account owner can create sub-accounts associated with the initial account and
12 designate authorized alternate users or consumers (e.g., household members or
13 employees) to be associated with the sub-accounts. As above, the identity of
14 the alternate users can be withheld from the account manager, if anonymity is
15 desired. Preferably, each alternate consumer is provided with a unique user
16 identification and password associated with the sub-account, which the account
17 owner provides to the authorized alternate users. The sub-accounts are
18 subordinate to the initial primary account and purchases made under the sub-
19 accounts are associated, i.e. ultimately charged to, the initial primary account.
20 In addition, the account users can preferably check the account balance when
21 desired.

22 Usage restrictions can be established, independently, for any account
23 owner and each of the authorized alternate users. Examples of such usage
24 restrictions include the types of products/services which may be purchased, the
25 vendors from which purchases can be made, the maximum dollar amounts of
26 such purchases (optionally, maximum amount of a single purchase, in total or
27 per day, etc.), and the dates and/or times at which purchases can be made.
28 Additionally, the method provides that the account owner can request notification

(e.g., by electronic mail) of any transaction, or attempted transaction made through the account.

Also, the primary account owner can delegate authority to create and modify the above types of accounts and usage restrictions to any one of the authorized alternate users. Such authority can be limited to creating accounts subordinate to the delegate's sub-account. In this manner, purchases made under sub-accounts created by the delegate will be associated with (i.e., charged to) the sub-account of the delegate, which charges are then associated with the initial account of the primary owner. It can be appreciated that, if such authority is delegated, a sophisticated hierarchical organization of the account owner, users and sub-users can result. Individualized account cards can be issued for each authorized alternative user.

The method also provides for anonymous transactions whereby the seller of the goods and services does not need to know the identity of the consumer. To consummate a transaction, the consumer merely provides the seller with account information, (e.g. same or similar to a credit card account information) including account number and/or authorized alternate user identification, and/or password. Upon receipt of such information, the seller only needs to confirm or be informed by the account manager or its agent (e.g. bank) that sufficient funds or credit is available in the account and arrange for or authorize the transfer of such funds, or other payment to an account of the seller. Thus, the seller need only know that credit or funds are available to consummate the purchase. Therefore, the seller need not know the true identity of the consumer.

In addition, the account manager need not know the detailed description of the purchase made by the consumer. For example, the confirmation request sent by the seller to the account manager can include merely the identity of the seller, the account number (and optionally the password) of the consumer, and the amount of the purchase. Provided no appropriate usage restrictions established for the account prohibit such a blind confirmation, the account

1 manager can provide an approval or denial based solely on the amount of the
2 purchase and the account information without knowing the description of the
3 purchase. Therefore, the account manager need not know the description of the
4 purchase made by the consumer.

5 The method provides that, if the seller requires identification
6 information, the consumer can provide the seller with substitute identification
7 information (i.e., a borrowed identity) provided to consumer by the account
8 manager. For example, the consumer can provide the seller with the name
9 provided and authorized by of the account manager, or can enter the account
10 number of the consumer in lieu of the actual given name and/or surname of
11 the consumer. In addition, the consumer can give the seller the postal and
12 electronic mail addresses of or at the account manager. If a substitute mail
13 address (either postal or electronic) is given to the seller, this substitute address
14 is preferably an address owned, managed or supervised by the account manager
15 and associated with the consumer. In the case of electronic mail, the account
16 manager preferably provides the consumer with the ability to access and read
17 electronic mail sent to the substitute address. Alternatively, messages sent to the
18 substitute address (postal or electronic) may be automatically forwarded to a
19 different address provided by the consumer.

20 To further provide for anonymous transactions, a third-party delivery
21 location can be selected by the account owner and/or any of the authorized
22 alternate users, to receive deliveries of physical goods. According to the method,
23 the consumer can either pre-select a third-party delivery location from a group
24 offered by the account manager, or can select a location from a group offered by
25 the seller (or account manager) at the time of purchase. Upon consummation
26 of a transaction designating shipment to a third-party delivery location, the seller
27 sends the goods to the selected location using an anonymous recipient code or
28 codes to designate the consumer as the authorized recipient. The recipient code
29 can be designated by the account manager, the consumer or the seller, and can

1 be the same or different from the account/user identification. A receipt
2 password may also be designated or selected in the same manner.

3 To take possession of physical goods from the third-party delivery
4 location, the consumer provides a purported recipient code or codes to the third-
5 party delivery location (e.g., by swiping the account card through a reader), and
6 then preferably provides a purported receipt password. The purported code
7 and/or password are then compared to the actual code and password. This
8 information may then be transmitted to the account manager or seller for
9 confirmation, if so designed, which replies with an authorization or denial of the
10 release of the goods to the consumer. Alternatively, the actual recipient code
11 and password can be transmitted to the delivery location (or agent thereof) prior
12 to or at the time of confirmation. Thus, the third-party delivery location need not
13 know the true identity of the recipient.

14 If anonymity of the recipient at the physical delivery location is not
15 required or requested by the consumer, the account manager can provide the
16 delivery location with the true identity (i.e., name) of the recipient corresponding
17 to the delivery sent from the seller under the delivery code, if such information
18 has been given to the account manager. In this manner, standard identification
19 (e.g., a driver's license) can be used to take delivery of goods.

20 Delivery of digital products (e.g., text, image, video, and/or sound data)
21 over the Internet can be effectuated anonymously with the above method since
22 the seller of such digital product need only know the Internet Protocol (IP)
23 address assigned by the consumer's Internet service provider (ISP), and need not
24 know the consumer's true identity. Further anonymity is provided by the fact
25 that, typically, the IP address given to the consumer is assigned (somewhat
26 randomly) each time the consumer connects to the ISP, because typically the IP
27 address assigned is chosen randomly from a large group of IP addresses used by
28 the ISP. Therefore, the IP address of the consumer can (and usually does)

1 change with each session (i.e., it is a dynamic IP address). However, the ISP may
2 have or require personal identification information of the consumer.

3 If anonymity with respect to the ISP is also required, a separate,
4 anonymous Internet access debit or credit account, similar to the above
5 anonymous commercial transaction debit account can be established with the
6 ISP. Alternatively, the account manager can provide anonymous Internet access
7 services in addition to anonymous commercial transaction services. If the account
8 manager also acts as an ISP, the same or separate accounts can be used for
9 Internet access charges (if any) and commercial transactions fund transfers.
10 Additionally, as with restrictions on commercial transactions, the account owner
11 can establish restrictions on Internet access (e.g., duration, time, sites) for each
12 authorized alternative user.

13 If anonymity with respect to a communication services provider (i.e.,
14 telephone company, or cellular, satellite, infra-red, radio or other wireless
15 communication services provider) is required, then a similar anonymous
16 communication debit or credit account is established as above. For complete
17 anonymity, a wireless connection (e.g., cellular or satellite service) may be used
18 to eliminate identification by location. In addition, the wireless communication
19 device would be registered anonymously with the account manager, through an
20 anonymous pre-paid account or a line of credit provided by the account manager
21 or its agent as described above.

22 In addition, each consumer can request and receive notification (e.g.,
23 by electronic mail) of all payments requests communicated to the account
24 manager from a seller. The account manager can withhold approval and/or
25 payment of such purchase requests pending verification by the consumer, and
26 can refuse such approval if a confirmation is not received within a predetermined
27 period of time. In this manner, fraudulent purchase requests can be minimized
28 or eliminated.

1 The method provides a manner in which consumers can purchase
2 products efficiently and conveniently via the Internet from an ever growing
3 number of sellers while remaining anonymous with respect to some or all of the
4 parties involved. Moreover, the method provides an efficient way to structure
5 and manage such purchase made by an organization or group.

6 It should be understood, of course, that the specific form of the invention
7 herein illustrated and described is intended to be representative only, as certain
8 changes may be made therein without departing from the clear teachings of the
9 disclosure. For example, that account manager can collect a fee from the
10 consumers and/or sellers for some or all of the above steps of the present
11 method. Accordingly, reference should be made to the following appended
12 claims in determining the full scope of the invention.

I claim:

1. A method of facilitating an anonymous commercial transaction, comprising:

establishing a user payment account at an account manager or an agent thereof, said payment account having an account number;

a seller receiving a request of a purchase of a product from a consumer, said purchase request including said account number and not including a true identity of said consumer;

transmitting a transaction request from said seller to said account manager or said agent of said account manager, said transaction request including said account number and an amount of said payment;

upon approval of said transaction request, transmitting a payment, or an acknowledgment of approval of credit, from said account manager or said agent to said seller, said payment or credit acknowledgment not including said true identity of said consumer;

said seller, upon receiving confirmation of said payment or credit acknowledgment from said account manager or said agent of said account manager, transferring said product to said consumer;

whereby said consumer can remain anonymous with respect to said seller.

2. The method of claim 1, wherein said step of transferring said purchase to said consumer further comprises:

selecting a delivery location for said purchase;

selecting an actual delivery code for said purchase, said actual delivery code not including said true identity of said consumer;

delivering said product to said delivery location, said product being associated with said actual delivery code;

said delivery location receiving a purported delivery code from said consumer;

comparing said purported delivery code to said actual delivery code associated with said purchase; and

12 refusing the release of said product to said consumer if said purported
13 delivery code does not match said actual delivery code associated with said
14 purchase;
15 whereby said consumer can remain anonymous with respect to said
16 delivery location.

1 3. The method of claim 2, wherein the step of transferring said purchase
2 to said consumer further comprises:
3 selecting an actual delivery password for said purchase;
4 receiving a purported password from said consumer;
5 comparing said purported delivery password to said actual password selected
6 for said purchase; and
7 refusing the release of said product to said consumer if said purported
8 password does not match said actual password selected for said purchase;
9 whereby the requirement of a password provides an additional means
10 by which to confirm that the person requesting release of the purchase is the
11 rightful recipient.

1 4. The method of claim 3, wherein said step of establishing a user payment
2 account further comprises:
3 said user payment account being a debit account;
4 said consumer transferring an anonymous payment to said account
5 manager or said agent, said anonymous payment being associated with said
6 payment account; and
7 said consumer not providing said true identity to said account manager;
8 whereby said consumer can remain anonymous with respect to said seller
9 and said account manager.

1 5. The method of claim 4, wherein said commercial transaction is an
2 electronic commercial transaction conducted substantially over the Internet, and
3 wherein said step of a seller receiving a purchase request from a consumer
4 further comprises:

5 establishing an anonymous account with a telecommunications services
6 provider;

7 establishing an anonymous account with an Internet access services
8 provider;

9 transmitting said purchase request via said anonymous
10 telecommunications services account and said anonymous Internet access services
11 account;

12 whereby said consumer can purchase products efficiently and
13 conveniently via the Internet from any number of sellers while remaining
14 anonymous with respect to said telecommunication services provider, said
15 Internet access services provider, said account manager, said seller, and said
16 delivery location.

1 6. The method of claim 5, further comprising accessing said
2 telecommunications services provider via a wireless telecommunication device,
3 said wireless communication device being registered with any type of wireless
4 communications services provider under an anonymous account.

1 7. The method of claim 1, wherein the step of transmitting a payment
2 request further comprises not transmitting a description of said product to said
3 account manager.

1 8. The method of claim 1, further comprising:
2 said account manager transmitting a confirmation request to said
3 consumer of said purchase request received from said seller; and
4 refusing payment to said seller if a confirmation is not received from
5 said consumer within a predetermined period of time.

1 9. The method of claim 1, wherein the step of said seller receiving a
2 purchase request from said consumer further comprises said consumer providing
3 said seller with substitute identification information, which substitute

4 identification information identifies said account manager or said agent thereof,
5 whereby if said seller requires the input of consumer identification
6 information, said consumer can complete said transaction without revealing said
7 true identity of said consumer.

1 10. The method of claim 1, wherein said step of establishing a user payment
2 account further comprises:
3 purchasing a user identification number and code/s or card from an
4 agent or retail location of said account manager; and
5 contacting said account manager using said identification number to
6 initiate said payment account.

1 11. A method of managing commercial transactions for a plurality of
2 consumers, comprising:
3 establishing a user payment account at an account manager or agent
4 thereof, said payment account having an account number and being the property
5 of an owner;
6 said account manager or said agent providing said owner with an account
7 number and a password;
8 establishing a sub-account associated with said payment account, said
9 sub-account being associated with one of said plurality of consumers, and said
10 sub-account having a unique identifier;
11 establishing usage restrictions for said sub-account associated with said
12 one consumer;
13 said one consumer transmitting a request of a purchase of a product to
14 a seller, said purchase request including said unique identifier of said sub-
15 account associated with said one consumer;
16 transmitting a payment request or a credit acknowledgment request from
17 said seller to said account manager or said agent, said payment or credit
18 acknowledgment request including said unique identifier of said sub-account
19 associated with said one consumer, and including said purchase request;

20 said account manager or said agent comparing said payment request
21 against said usage restrictions associated with said one consumer's sub-account,
22 and refusing said purchase request if said purchase does not comply with said
23 usage restrictions;

24 in the event that said purchase request is not refused, transmitting a
25 payment or an acknowledgment of credit from said account manager or said
26 agent to said seller, and said seller transferring said product to said consumer;
27 and

28 associating said payment with said sub-account of said one consumer
29 and with said account of said owner.

1 12. The method of claim 11, wherein said steps of establishing a sub-account
2 associated with said payment account and of establishing usage restrictions for
3 said sub-account further comprises delegating the authority to create sub-
4 accounts and usage restrictions therefore to a delegate consumer.

1 13. The method of claim 11, wherein payments associated with said sub-
2 account created by said delegate consumer is associated with said sub-account
3 of said delegate consumer.

1 14. The method of claim 12, wherein said step of delegating authority further
2 comprises delegating only the authority to create sub-accounts which are
3 subordinate to a sub-account of said delegate consumer.

1 15. The method of claim 11 wherein said step of said one consumer
2 transmitting a purchase request to a seller further comprises said purchase
3 request not including a true identity of said consumer and wherein said step of
4 transmitting a payment or acknowledgment of credit to said seller further
5 comprises said payment or acknowledgment not including said true identity of
6 said consumer.

1 16. The method of claim 15, further comprising transferring said purchase
2 to said consumer, including:
3 selecting a delivery location for said purchase;
4 selecting an actual delivery code for said purchase, said actual delivery
5 code not including an identity of said consumer;
6 delivering said product to said delivery location, said product being
7 associated with said actual delivery code;
8 said delivery location receiving a purported delivery code from said
9 consumer;
10 comparing said purported delivery code to said actual delivery code
11 associated with said purchase; and
12 refusing the release of said product to said consumer if said purported
13 delivery code does not match said actual delivery code associated with said
14 purchase;
15 whereby said consumer can remain anonymous with respect to said
16 delivery location.

1 17. The method of claim 16, further comprising:
2 selecting an actual delivery password for said purchase;
3 receiving a purported password from said consumer;
4 comparing said purported delivery password to said actual password
5 selected for said purchase; and
6 refusing the release of said product to said consumer if said purported
7 password does not match said actual password selected for said purchase;
8 whereby the requirement of a password provides an additional means
9 by which to confirm that the person requesting release of the purchase is the
10 rightful recipient.

1 18. The method of claim 17, wherein said step of establishing a user payment
2 account at an account manager further comprises,
3 said user payment account being a debit account;

4 said consumer transferring an anonymous payment to said account
5 manager, said anonymous payment being associated with said payment account;
6 and
7 said consumer not providing personal identification information to said
8 account manager;
9 whereby said consumer can remain anonymous with respect to said seller
10 and said account manager.

INTERNATIONAL SEARCH REPORT

International application No.
PCT/US00/06488

A. CLASSIFICATION OF SUBJECT MATTER

IPC(7) : G06F 17/60

US CL : 705/26

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

U.S. : 705/26, 27, 1, 500, 39, 44, 18, 401-418

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

DIALOG, STN, WEST, EAST

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y,P	US 6,014,650 A (ZAMPÉSE) 11 January 2000, col. 3, lines 14-17, col. 3, line 66-col.4, line 1, col. 4, lines 57-61, col. 5, lines 15-58	1-10
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Y,P	US 5,936,865 A (PINTSOV et al) 10 August 1999, col. 11, line 60-col. 12, line 2, col. 13 lines 18-27, col. 14, lines 15-18, col. 50, lines 7-19,	2-6, 16-18

☒ Further documents are listed in the continuation of Box C. ☐ See patent family annex.

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INTERNATIONAL SEARCH REPORT

International application No.
PCT/US00/06488

C (Continuation). DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y,T	US 6,047,270 A (JOAO et al) 04 April 2000, col. 19m kubes 32-60	11-18

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